

<i>SERFF Tracking Number:</i>	<i>ELCC-125739625</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>39667</i>
<i>Company Tracking Number:</i>	<i>B602-AR (08)</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.001 Critical Illness</i>
<i>Product Name:</i>	<i>LifeGuard</i>		
<i>Project Name/Number:</i>	<i>B602-AR (08)/B602-AR (08)</i>		

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: LifeGuard SERFF Tr Num: ELCC-125739625 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed State Tr Num: 39667

- Limited Benefit

Sub-TOI: H07I.001 Critical Illness

Co Tr Num: B602-AR (08)

State Status: Filed-Closed

Filing Type: Form

Co Status: Submitted

Reviewer(s): Rosalind Minor

Author: Jana Peterson

Disposition Date: 07/21/2008

Date Submitted: 07/18/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: B602-AR (08)

Status of Filing in Domicile: Pending

Project Number: B602-AR (08)

Date Approved in Domicile: 07/18/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/21/2008

State Status Changed: 07/21/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We have revised our Product brochure for our Critical Illness policy, the 602 and 602A (approved by your department on June 19, 2002) and are hereby submitting it for your approval. This brochure will be left with prospective applicants, and can also be mailed out to those who request information in the mail.

Company and Contact

SERFF Tracking Number: ELCC-125739625 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39667
 Company Tracking Number: B602-AR (08)
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
 Limited Benefit
 Product Name: LifeGuard
 Project Name/Number: B602-AR (08)/B602-AR (08)

Filing Contact Information

Jana Peterson, Compliance Specialist Jana.Peterson@Equilife.com
 3 Triad Center (877) 579-3782 [Phone]
 Salt Lake City, UT 84180 (801) 579-3781[FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
 3 Triad Center Group Code: -99 Company Type: Life and Health
 Suite 200
 Salt Lake City, UT 84180 Group Name: State ID Number:
 (801) 579-3400 ext. [Phone] FEIN Number: 87-0129771

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: State Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$25.00	07/18/2008	21491635

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	07/21/2008	07/21/2008

SERFF Tracking Number: ELCC-125739625 *State:* Arkansas
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Company Tracking Number: B602-AR (08)
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Limited Benefit
Product Name: LifeGuard
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Disposition

Disposition Date: 07/21/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *ELCC-125739625* *State:* *Arkansas*
Filing Company: *Equitable Life & Casualty Insurance Company* *State Tracking Number:* *39667*
Company Tracking Number: *B602-AR (08)*
TOI: *H071 Individual Health - Specified Disease - Limited Benefit* *Sub-TOI:* *H071.001 Critical Illness*
Product Name: *LifeGuard*
Project Name/Number: *B602-AR (08)/B602-AR (08)*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Form	Product Brochure	Filed-Closed	Yes

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TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit

Product Name: LifeGuard

Project Name/Number: B602-AR (08)/B602-AR (08)

Form Schedule

Lead Form Number: B602 (08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	B602(08)	Advertising	Product Brochure	Initial		0	B602-AR (08) rev 07-08 standard.pdf

Together, We Can Make A World Of Difference!

Equitable is proud to be the title sponsor of *Profiles In Caring*, a TV program that brings the world of caring into America's living rooms. Thanks to the tireless efforts of good people doing good things as featured on



Profiles In Caring, the world is a better place. *Profiles In Caring* is a national television program that highlights

the works of outstanding individuals and non-profit organizations based in the United States.

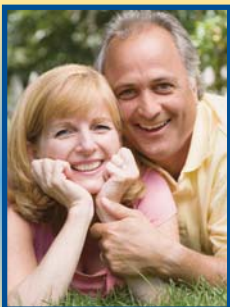
Working with *Profiles In Caring*, Equitable Life & Casualty is able to tell the stories of caring, everyday heroes to television viewers across the country.

Profiles In Caring and Equitable know that the spirit of caring is alive and well around the world . . . from your home city to the most remote villages. Equitable celebrates the remarkable projects showcased on *Profiles In Caring* and the compassionate people who make them all happen. For more information, please go to:

www.profilesincaring.org or
call toll-free 1-866-937-5820.



E. Rod Ross
Chairman, President & CEO
Equitable Life & Casualty



Medicare Supplement • Long Term Care • Senior Life • Critical Illness • Short-Stay Nursing Home • Home Care

 **Equitable & You**
... Committed To Caring

Equitable Life & Casualty Insurance Company
3 Triad Center • Salt Lake City • Utah 84180-1200 • 800-352-5170 • www.EquiLife.com

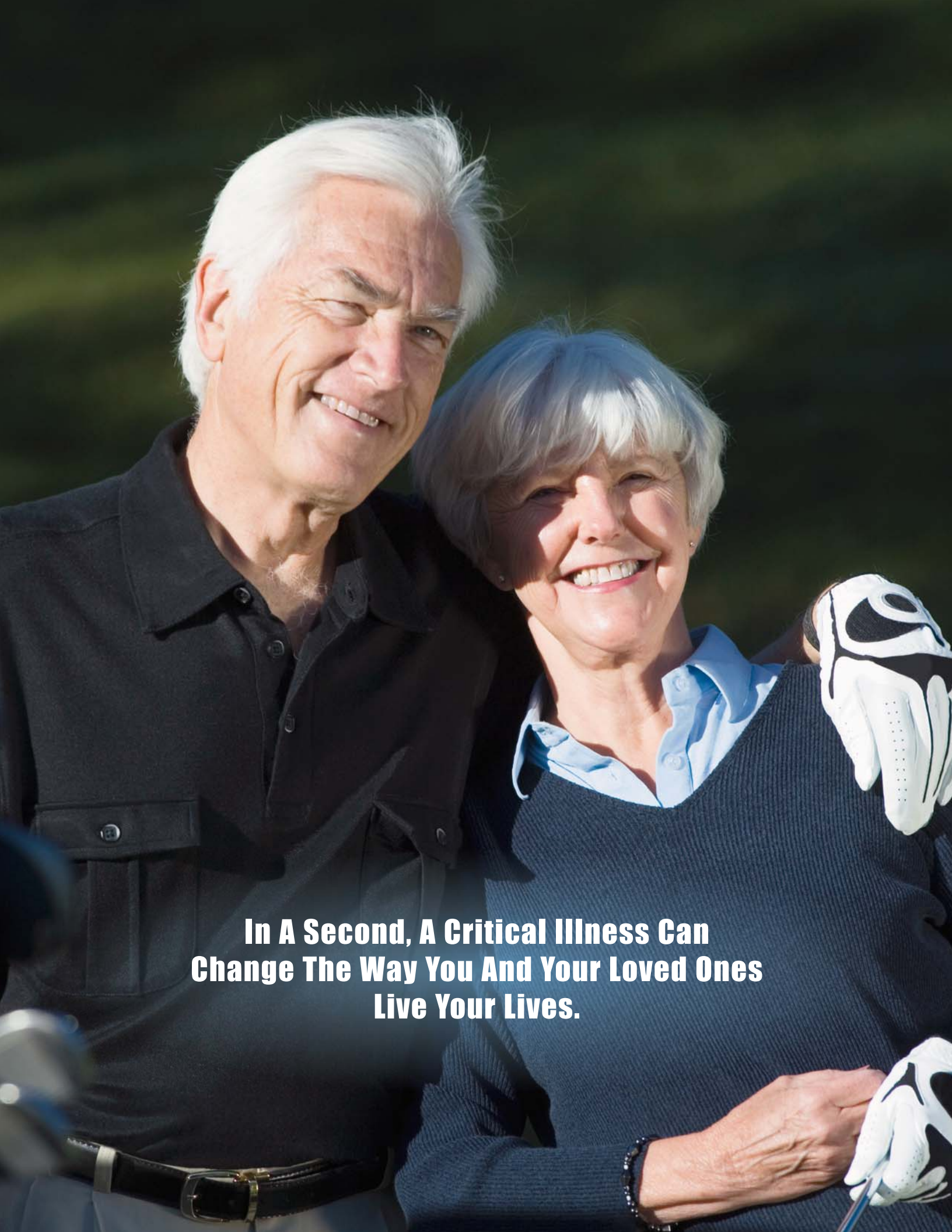
LifeGuard

ADVANTAGE



**Critical Illness Protection Designed
To Guard And Preserve Your Way Of Life**

 **Equitable & You**
... Committed To Caring



**In A Second, A Critical Illness Can
Change The Way You And Your Loved Ones
Live Your Lives.**

EQUITABLE'S 3-WAY GUARANTEE

- GUARANTEED RENEWABLE** – You can renew your policy as long as you pay the premiums on time – no matter what your future health may be.
- RATE GUARANTEE** – Your premium is guaranteed for one full year. We will never change your premiums unless we change them on all policies like yours in your state. We will notify you at least 31 days in advance of any change in premium.
- GUARANTEED SATISFACTION** – You have the right to a 30-day “free look” and a full refund if you are not completely satisfied for any reason – no questions asked.

Since 1935, Equitable has been committed to providing only the highest quality health insurance products and personalized services to America’s Seniors and their families. We know how devastating an illness can be, particularly when a family is unprepared, which is why we offer a wide range of products including Critical Illness, Medicare Supplement, Life, Home Health Care, and Long Term Care. When you call Equitable, you will reach a friendly, knowledgeable person willing to help you.

We remain dedicated to our pioneering vision of helping policyowners live happier, healthier lives with increased financial security, greater peace of mind and independence.

LIMITATIONS AND EXCLUSIONS

The policy does not cover any loss caused or contributed to by the following: a) a Pre-Existing Condition, which means the existence of a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services within 24 months prior to the Effective Date of your policy; b) your intentionally self-inflicted injury, or attempted suicide, while you are sane or insane; c) your use or intake of any drug, intoxicant or narcotic, other than as prescribed and administered by or in accordance with the instruction of a Doctor; d) your operation of a vehicle (land, water or air) while your blood alcohol concentration is in excess of the legal limit in the state in which the incident occurs; e) your committing or attempting to commit a felony; f) your service in the armed forces or auxiliary units; g) your engaging in an illegal occupation; h) war or act of war, whether declared or not, or hostile action, riot or insurrection, whether or not you are an active participant ; or i) the non-therapeutic release of radiation. This policy is not available in all States.

This brochure is not your policy. It is a summary only. Be sure to review your policy.

RECEIPT



Please make your check payable to **Equitable Life & Casualty Insurance Company**.
Do not make check payable to the agent or leave the Payee blank.
EFFECTIVE DATE will be the date of the application or the date of approval.

Received from _____ Date _____

The sum of \$ _____ for _____ months premium, with application. If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for the refund of this premium until the policy applied for has been issued.

Agent signature _____ Date _____



Freedom Of Choice To Safeguard Your Way Of Life!



Who Needs LifeGuard ADVANTAGE?

- Anyone with debt or financial obligations. Bills don't go away just because you are ill.
- People who want to protect their savings and preserve their investments for retirement.
- Heads of households ("breadwinners") who don't know how mortgage, childcare, or transportation would be paid in a time of need.
- Anyone who values their "lifestyle" and wants to protect their independence.



Because It's A Matter Of Living!

You Can Use LifeGuard ADVANTAGE For:

- Modifications to your home or vehicle
- Private nursing and home care costs
- Rehabilitation expenses
- Debt payments – mortgage and other loans
- Change of occupation / lifestyle expenses
- Specialty clinics and facilities
- Alternative medical treatments here or abroad
- Travel expenses for family members
- A trip, a holiday or to just get away from it all

Today, Living With A Critical Illness Can Be A Harsh Reality

What if it happens to you?

A heart attack, stroke, cancer, kidney failure or organ transplant frequently results in expenses not covered by health or disability income insurance. Additional expenses can result in financial burdens that can drastically change how we live our lives.

Traditional Insurance May Not Pay All Your Expenses

"What about my medical insurance?"

Typically, medical insurance does not cover lost income for the survivor and family, deductibles, co-pays, elective / experimental treatments, drugs, additional medical opinions, out-of-network specialists, housekeeping, childcare expenses, transportation, rehabilitation, home health care, home and / or vehicle modifications.

"My disability income insurance will pay!"

Disability income insurance usually pays a percentage of your income after a waiting period (90 to 180 days). But, living expenses normally increase with a change in health. Disability income insurance may not provide enough income to cover existing bills, let alone additional costs relating to your illness.

"I have life insurance!"

Your beneficiaries are paid upon your death, not while you're living. What happens if you survive a critical illness?

Are You Prepared?



Protect Your Independence And Your Lifestyle!

Most of us will survive a critical illness. The marvels of modern medicine have resulted in our ability to survive and recover from critical illness and serious health conditions. Yet, the costs can be devastating. *What if it happens to you?* How much additional expense could you bear? How much change are you willing to tolerate in your life?

Because It's A Matter Of Living

- In the United States, men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3. The 5-year survival rate for all cancers diagnosed is roughly 66%.¹
- About every 26 seconds, an American will suffer a coronary event.²
- On average, every 40 seconds someone in the United States has a stroke. Stroke is the leading cause of serious, long-term disability in the U.S.²
- About 50% of all foreclosures result from medical causes.³
- About 50% of studied bankruptcies note medical causes as a significant factor in the reason to file.¹

¹ American Cancer Society. "Cancer Facts & Figures 2008". Atlanta: American Cancer Society; 2008.

² American Heart Association. "Heart Disease and Stroke Statistics – 2008 Update". Dallas, Texas: American Heart Association; 2008.

³ Christopher T. Robertson. "Get Sick, Get Out: The Medical Causes of Home Foreclosures" Health Matrix (2007). Available at: http://works.bepress.com/christopher_robertson/2

**Equitable
Puts You
In Control
Of The
Funds
You Need
To Help
Guard And
Preserve
Your Way
Of Life.**



LifeGuard

— ADVANTAGE —

Benefits And Features

Issue Ages And Benefit Amounts

Issue Ages: 20 through 70
Benefit Amounts: \$5,000 to \$100,000

Choose the benefit amount
that best fits your needs.

Conditions And Treatments Covered

- Life Threatening Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Major Organ Transplant

These conditions are specifically defined in
the policy – please review your policy and
outline of coverage.

Qualifying For Benefits

We will pay you the full benefit amount
you selected on any one of the covered
conditions upon your first ever diagnosis
by a doctor. Once the full benefit has been
paid to you, the policy then terminates.

How Benefits Are Paid

LifeGuard ADVANTAGE pays a lump sum benefit
amount directly to you to use for any purpose
you wish. Equitable puts you solidly in control
of the funds you need to guard and preserve
your way of life – your personal lifestyle.

Waiting Periods

Your first ever diagnosis of life threatening
cancer, heart attack, stroke, kidney failure,
or major organ transplant must occur no
earlier than 30 days after the effective date
of the policy.

Waiting Period Benefits

We will pay a benefit equal to 110% of your
annual premium for the policy, if your first
ever diagnosis of a covered critical illness
occurs during these waiting periods. Once
this benefit has been paid to you, the policy
then terminates.

Benefits At Age 65 And Beyond

When you turn 65, or five years after you buy
the policy if you are 60 or older, the lifetime
benefit amount of your **LifeGuard ADVANTAGE**
plan will automatically reduce by 50%.

Refund Of Unearned Premium At Death

We will refund that part of any premium paid
for an insured person which covers a period
beyond the end of the policy month of that
person's death.

Lifestyle Protection For You And Your Family

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	
Bypass Reason:	Not applicable to this filing	Filed-Closed	07/21/2008
Comments:			
Bypassed -Name:	Application	Review Status:	
Bypass Reason:	Not applicable to this filing	Filed-Closed	07/21/2008
Comments:			
Bypassed -Name:	Health - Actuarial Justification	Review Status:	
Bypass Reason:	Not applicable to this filing	Filed-Closed	07/21/2008
Comments:			
Bypassed -Name:	Outline of Coverage	Review Status:	
Bypass Reason:	Not applicable to this filing	Filed-Closed	07/21/2008
Comments:			